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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.:

10/613,129

Applicant(s):

Ofir et al.

Filed:

July 3, 2003

Art Unit:

3627

Examiner:

McClellan, James

Title:

VERSATILE NETWORK OPERATIONS CENTER AND NETWORK FOR

TRANSACTION PROCESSING

Docket No.:

047546/263855

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RESPONSE TO SECOND OFFICE ACTION

Sir:

In response to the Office Action dated December 17, 2004, the following are requested for consideration:

No Amendments to the Claims are presented.

Remarks/Arguments begin on page 2 of this paper.